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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: Application No: 10/611,482 Examiner: Apple, Kirsten S.  
Applicant(s): Pretell, Eduardo et al. Group Art Unit: 3624  
Filing Date: July 1, 2003  
Entitled: METHOD AND SYSTEM FOR DETERMINING OPTIMAL LOAN  
OPTIONS  
Attorney Docket 62.726U  
No

Sir:

Transmitted herewith is a Reply to the Office Action mailed February 20, 2008.

The following checked items are applicable:

\_\_\_\_\_ sheets of formal drawings, FIGS. \_\_\_\_\_.

A Terminal Disclaimer to Obviate a Double Patenting Rejection Over a Prior Patent is herewith enclosed, as well as the small-entity terminal disclaimer fee of \$65.00.

A Petition for Extension of Time and the small-entity extension fee of \$60.00 for filing a response within the first month is herewith enclosed.

Copy of Notice of Change of Correspondence Address is enclosed.

CLAIMS AFTER AMENDMENT:	MINUS PRIOR PAID CLAIMS:	EQUALS PRESENT EXTRA CLAIMS:	RATE:	ADDITIONAL FEE:
Independent: 3	3	0	x \$ 210.00 =	\$ 0
Total: 53	53	0	x \$ 50.00 =	\$ 0
Multiple Dependent Claims (1st presentation)			+ \$ 370.00=	\$ 0
SUBTOTAL ADDITIONAL FEE				\$ 0
Small Entity filing, divide by 2.				\$ 0
TOTAL ADDITIONAL FEE				\$ 0

The fee has been calculated above; enclosed is a check in the amount of \$

A self-addressed, stamped postcard for verification and receipt is enclosed.

The Commissioner is hereby authorized to credit overpayments or charge payment of any additional fees associated with this communication to Deposit Account No 503632.

Date: June 16, 2008

  
Christopher Demetriades  
Registration No: 54,062  
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